

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: LAURA DEMKOWICZ	§	Case No. 17-82658
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/08/2017.
- 2) The plan was confirmed on 02/15/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/02/2018, 11/08/2018.
- 5) The case was dismissed on 11/08/2018.
- 6) Number of months from filing or conversion to last payment: 8.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 9,080.00	
Less amount refunded to debtor(s)	\$ 29.17	
NET RECEIPTS		\$ 9,050.83

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,885.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 817.20	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,702.20
Attorney fees paid and disclosed by debtor(s):	\$ 115.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
UPRIGHT LAW	Lgl	4,000.00	4,000.00	4,000.00	3,885.00	0.00
AMERICAN HONDA FINANCE CORP	Sec	18,604.00	18,853.11	18,604.00	3,000.86	625.33
AMERICAN HONDA FINANCE CORP	Uns	0.00	0.00	249.11	0.00	0.00
AMERICAN HONDA FINANCE	Uns	0.00	NA	NA	0.00	0.00
CHASE CARD	Uns	0.00	NA	NA	0.00	0.00
CITIBANK / SEARS	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK / VICTORIA	Uns	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	4,772.00	5,528.48	5,528.48	92.48	0.00
DISCOVER FINANCIAL	Uns	0.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Uns	15,127.00	14,925.72	14,925.72	249.70	0.00
FIFTH THIRD BANK	Uns	3,972.00	5,281.70	5,281.70	88.35	0.00
FIFTH THIRD BANK	Uns	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Uns	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Uns	0.00	NA	NA	0.00	0.00
KOHL'S / CAPITAL ONE	Uns	0.00	NA	NA	0.00	0.00
SYNCB / ASHLEY HOMESTORE	Uns	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK / JC PENNEYS	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SYNCHRONY BANK / OLD NAVY	Uns	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK / CARE CREDIT	Uns	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK / LOWES	Uns	0.00	NA	NA	0.00	0.00
TARGET	Uns	0.00	NA	NA	0.00	0.00
US BANK	Uns	10,095.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Uns	0.00	NA	NA	0.00	0.00
U.S. BANK NATIONAL ASSOCIATION	Uns	3,167.00	5,017.13	5,017.13	83.94	0.00
U.S. BANK NATIONAL ASSOCIATION	Uns	3,147.00	5,894.54	5,894.54	98.61	0.00
WELLS FARGO BANK	Uns	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Uns	0.00	NA	NA	0.00	0.00
WELLSFARGO	Uns	0.00	NA	NA	0.00	0.00
WELLSFARGO	Uns	0.00	NA	NA	0.00	0.00
DEBBIE SHREWSBERRY	Uns	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	4,468.06	4,468.06	74.74	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,069.63	2,069.63	34.62	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 18,604.00	\$ 3,000.86	\$ 625.33
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 18,604.00	\$ 3,000.86	\$ 625.33
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 43,434.37	\$ 722.44	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,702.20	
Disbursements to Creditors	\$ 4,348.63	
TOTAL DISBURSEMENTS:		\$ 9,050.83

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/29/2019

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.